

**Information to identify the case:**

Debtor 1	<u>Roberto B. Marques Sr.</u>	Social Security number or ITIN	xxx-xx-4198
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-13928-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Roberto B. Marques Sr.

11/8/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Roberto B. Marques, Sr.  
DebtorCase No. 17-13928-ABA  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 58

Date Rcvd: Nov 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019.

db +Roberto B. Marques, Sr., 342 Superior Rd., Egg Harbor Township, NJ 08234-4937  
 aty KLM Law Group, 216 Haddon Avenue, Westmont, NJ 08108  
 cr +Department of Human Services of New Jersey, Quakerbridge Plaza, Building 6, P.O. Box 716,  
 Trenton, NJ 08625-0716, U.S.A. 08625-0716  
 lm U.S. National Bank Association, c/o KLM Law Group, 216 Haddon Avenue, Westmont, NJ 08108  
 516674340 +Atlantic County Child Support, 1333 Atlantic Avenue, 2nd Floor,  
 Atlantic City, NJ 08401-7212  
 516847003 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516674383 Bridgestone Americas Holding, Inc., 1200 Firestone Pkwy, Akron, OH 44317-0001  
 516674345 +Capital One Providia, c/o Nudelman Klemm & Golub, 425 Eagle Rock Ave, Suite 403,  
 Roseland, NJ 07068-1717  
 516674347 Citi Cards, P.O. Box 6251, Sioux Falls SD 57117  
 516674348 Citi Cards, PO Box 90011037, Louisville, KY 40290-1037  
 516674349 +Collections and Recoveries Plea, 201 Tilton Rd., Northfield, NJ 08225-1247  
 516674350 +Colorado Capital, PO Box 756, Hurst, TX 76053-0756  
 518368907 +Continental Fin. Co, 4550 New Linden Hill Rd., Wilmington, DE 19808-2930  
 516674352 +Credence Resource MA, 17000 Dallas Pkwy, Ste. 20, Dallas, TX 75248-1938  
 516899655 +Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516674356 +Drs. Ely & Harris, c/o Richard Carlucci, Esq., Griffith & Carlucci,  
 801 Asbury Ave, Ste. 200, Ocean City, NJ 08226-3625  
 516674357 Esurance, Customer Service, PO Box 52502, Sioux Falls; SD 57117-5250  
 516674359 +FCC National Bank, c/o Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020  
 516674358 +Fajemirokun, c/o Kathryn McClure, Esq., Deutsch Atkins PC, 25 Main St. Ste. 104,  
 Hackensack, NJ 07601-7032  
 516674362 +John R. Lindsay, Esq., PO Box 8142, Turnersville, NJ 08012-8142  
 516674363 +Joseph Allegretto, Superior Court Officer, PO Box 353, Absecon, NJ 08201-0353  
 516674364 +KLM Law Group PC Sentry Office Plaza, 216 Haddon Ave, Ste. 4 06, Westmont, NJ 08108-2812  
 516674366 +Meadow Lake Homeowners Association, c/o Norman Briggs, Esq., Briggs Law Offices, LLC,  
 110 Roosevelt Blvd., 2nd Floor, Suite 20, Marmora, NJ 08223-1446  
 516674367 +Natalie E. Wentz, Esq., 38 Haddon Ave, Ste. 100, Haddonfield NJ 08033-2422  
 516674368 +Payroll Supervisor Bridgestone Firestone, 535 Marriot Drive, Nashville, TN 37214-5092  
 516811945 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellico,  
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 516674369 +Pinnacle LLC/Resurge, PO Box 640, Hopkins, MN 55343-0640  
 516674370 Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 516674374 +Progressive Insurance, 300 N. Commons Blvd., Cleveland, OH 44143-1589  
 516674375 +Retail Recovery Service NJIN, c/o Raymond Meisenbacher Jr., Raymond Meisenbacher and Sons,  
 739 E. Main Street, Bridgewater, NJ 08807-3339  
 516674376 Sears Roebuck & Company, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 516783907 +Shore Medical Center, Collections & Recoveries, PO Box 35, Northfield, NJ 08225-0035  
 516722168 +Silvania DeBenedetto, 201 Manchester Avenue, Lanoka Harbor, NJ 08734-1709  
 516674377 +Specialized Loan Servicing LLC, 8742 Lucent Blvd., Ste. 300, Highlands Ranch, CO 80129-2386  
 518368910 +TBOM/ATLS/Fortiva MC, PO Box 105555, Atlanta, GA 30348-5555  
 518368911 +The Bank of MissouriIT, PO Box 85710, Sioux Falls SD 57118-5710  
 516922802 U.S. Bank N.A., as trustee, on behalf of the holde, Select Portfolio Servicing, Inc.,  
 P.O. Box 65250, Salt Lake City, UT 84165-0250  
 516674380 U.S. Bank National Association, c/o KLM Law Group Sentry Office Plaza, 216 Haddon Avenue,  
 Westmont, NJ 08108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2019 00:05:08 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 09 2019 00:05:05 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516674339 +EDI: ATTWIREBK.COM Nov 09 2019 04:28:00 AT&T, c/o Bankruptcy, 4331 Communications Dr.,  
 Floor 4W, Dallas, TX 75211-1300  
 516700733 EDI: AIS.COM Nov 09 2019 04:28:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 516773570 E-mail/Text: bankruptcy@pepcoholdings.com Nov 09 2019 00:04:44  
 Atlantic City Electric Company, Pepco Holdings, Inc.,  
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
 Carneys Point, NJ 08069-3600  
 516674341 +EDI: BANKAMER.COM Nov 09 2019 04:33:00 Bank of America, 655 Papermill Rd.,  
 Wilmington, DE 19884-1510  
 518368906 +EDI: PHINGENESIS.COM Nov 09 2019 04:28:00 CB Indigo, PO Box 4499, Beaverton, OR 97076-4499  
 516674346 +E-mail/Text: csdlclientservices@cboflanc.com Nov 09 2019 00:05:40 CB Lancaster,  
 218 West Orange Street, Lancaster, PA 17603-3746  
 516674342 +EDI: CAPITALONE.COM Nov 09 2019 04:28:00 Capital One Bank (USA), NA, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 516674351 +EDI: COMCASTCBLCENT Nov 09 2019 04:33:00 Comcast, PO Box 3001,  
 Southeastern, PA 19398-3001

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 58

Date Rcvd: Nov 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516674353 +EDI: CCS.COM Nov 09 2019 04:28:00 Credit Control Services, Inc., 725 Canton Street,  
Norwood, MA 02062-2679  
518368908 +EDI: CRFRSTNA.COM Nov 09 2019 04:28:00 Credit First, PO Box 81315,  
Cleveland, OH 44181-0315  
516674355 E-mail/PDF: creditonebknofications@resurgent.com Nov 09 2019 00:13:27 Credit One Bank,  
PO Box 98873, Las Vega, NV 89193-8873  
516674354 +E-mail/PDF: creditonebknofications@resurgent.com Nov 09 2019 00:13:26 Credit One Bank,  
PO Box 60500, City of Industry, CA 91716-0500  
518368909 +EDI: AMINFOFP.COM Nov 09 2019 04:28:00 First Premier Bank, 3820 N. Louise Ave,  
Sioux Falls, SD 57107-0145  
516692681 +EDI: IRS.COM Nov 09 2019 04:33:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
516918883 E-mail/PDF: resurgentbknofications@resurgent.com Nov 09 2019 00:12:30  
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516674378 +EDI: SWCR.COM Nov 09 2019 04:33:00 Southwest Credit Systems, 2629 Dickerson Pkway.,  
Carrollton, TX 75007-4458  
516674381 +EDI: USBANKARS.COM Nov 09 2019 04:28:00 US Bank National Association, 425 Walnut Street,  
Cincinnati, OH 45202-3989  
516674382 EDI: VERIZONCOMB.COM Nov 09 2019 04:28:00 Verizon Wireless, P.O. Box 25505,  
Lehigh Valley, PA 18002-5505

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516785848 Meadowlake HOA, t/a Fountain Lakes HOA, Inc.  
516674343\* +Capital One Bank (USA), NA, P.O. Box 30281, Salt Lake City, UT 84130-0281  
516674344\* +Capital One Bank (USA), NA, P.O. Box 30281, Salt Lake City, UT 84130-0281  
516674361\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: International Revenue Service, PO Box 21126,  
Philadelphia, PA 19114)  
516674360\* +International Revenue, PO Box 21126, Philadelphia, PA 19114-0326  
516674365\* +KLM Law Group PC Sentry Office Plaza, 216 Haddon Ave, Ste. 4 06, Westmont, NJ 08108-2812  
516674372\* Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
516674373\* Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
516674371\* Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
518368912\* +The Bank of MissouriIT, PO Box 85710, Sioux Falls, SD 57118-5710  
516674338 ##+Arthur Nudelman, Esq., Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Suite 403,  
Roseland, NJ 07068-1717  
516674379 ##+Transworld Systems, Inc., 2235 Mercury Way, Ste. 275, Santa Rosa, CA 95407-5463  
TOTALS: 1, \* 9, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 8, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders  
of the J.P. Morgan Mortgage Acquisition Trust 2006-NC1 Asset Backed Pass-Through Certificates,  
Series 2006-NC1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Denise E. Carlon on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-NC1 Asset Backed Pass-Through Certificates, Series 2006-NC1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-NC1 Asset Backed Pass-Through Certificates, Series 2006-NC1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-NC1 Asset Backed Pass-Through Certificates, Series 2006-NC1 rsolarz@kmlawgroup.com  
Rhonda E. Greenblatt on behalf of Debtor Roberto B. Marques, Sr. regrose64@yahoo.com, greenblattlawfirm@gmail.com; greenblatrr78814@notify.bestcase.com  
Thomas J Subranni trustee@subranni.com, NJ84@ecfbis.com; cwild@subranni.com; Subranni@premierremote.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8